

# Dangers of General Power of Attorneys

Would you be comfortable with allowing someone to have complete control of your bank accounts? How about allowing someone to have complete control of your home and all your possessions?

Whether you realize it or not, General Powers of Attorney grant this type of power. When you grant someone a General Power of Attorney, you are effectively allowing that person to act on your behalf on all matters. With a General Power of Attorney, the grantee, if they were so inclined, could sell all of your possessions, enter into debts on your behalf, and read all of your mail, all without your permission or knowledge. This is the primary reason why organizations on military installations will commonly not accept a General Power of Attorney. The risks associated with a General Power of Attorney are too great for many organizations, and people.

So what to do? Fortunately, there is an alternative to getting a General Power of Attorney: the Special Power of Attorney. Special Powers of Attorney are used to allow an individual to do everything associated with a specific item or interest. Common Special Powers of Attorney include: granting someone power to sell a vehicle on your behalf, allowing someone to cancel a cell phone contract on your behalf, allowing some to get an ID card on your behalf, and so on. Special Powers of Attorney can be used for a wide variety of different situations and are generally accepted on military installations without much issue. Moreover, they are limited to only the specific powers granted, so they reduce the chances that something catastrophic will happen. When contemplating on whether or not you may need a Special Power of Attorney, try considering some of the following: do you have any business that needs your signature to accomplish? Do you have any personal property (e.g. cars) titled in your name that you may need to sell, register, or maintain? Do you want your spouse to be able start, stop, or change any allotments, or make inquiries about your military pay to get explanations on why your pay has changed? Do you need someone to pick up your mail or packages? Do you need to designate an adult to care for your child and make emergency medical decisions in your absence? Are there banking transactions that require your signature?

The next thing you should consider is what documents are required to conduct that business in your absence. Some businesses or agencies require special powers of attorney, specifically tailored to the purpose, and some businesses, like banks, or realtors may require that you use their forms. The post office has its own form to allow another access to your mail. Military Finance has specific rules and requirements before anyone may access your pay information or make any changes to your pay account. Contact the businesses or agencies ahead of time to learn what they require. For NEO kits and family care plans, at a minimum you should have Special Powers of Attorney's to care for your children for each person listed on your AF Form 357. Also, be sure to include a Special Power of Attorney for transporting your children from Misawa back to wherever it is you want them to go in the US.

If you would like to see what types of Special Power of Attorneys are available or that you may need you can go to our Legal Assistance website, <https://aflegalassistance.law.af.mil/lass/lass.html>. Once on the website, all you have to do is click on the Legal Worksheets link, then click on Create Power of Attorney (POA) Worksheet, and this will bring you to a page where there are multiple Special Power of Attorney templates. Find the ones you need, fill them out, write down/or print out the case sensitive ticket number and bring it to the Legal Office where we can print it out and notarize it for you. The slight inconvenience of having to get multiple Special Power of Attorneys, is far better than the inherent risks of granting someone a General Power of Attorney to in essence become you in name. So the next time you consider granting someone a General Power of Attorney, be sure to do the proper research, and to consider the inherent risks involved.